

Fill in this information to identify your case and this filing:

Debtor 1	Horace Lee Smith	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Last Name	
United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA		
Case number	21-02734-5	

Check if this is an
amended filing

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

1.1

417 West Jackson Street

Street address, if available, or other description

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$95,000.00	\$95,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$95,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

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3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1 Make: Ford
 Model: Mustang
 Year: 2019
 Approximate mileage: 106,000
 Other information:

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the
 entire property? \$38,000.00 Current value of the
 portion you own? \$38,000.00

3.2 Make: Ford
 Model: Escape
 Year: 2019
 Approximate mileage:
 Other information:
**Debtor to Surrender interest in
 2019 Ford Escape**

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the
 entire property? \$20,000.00 Current value of the
 portion you own? \$20,000.00

3.3 Make: Hyundai
 Model: Elantra
 Year: 2013
 Approximate mileage:
 Other information:
**Debtor to surrender interest in
 2013 Hyundai Elantra**

Who has an interest in the property? Check one
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the
 entire property? \$9,000.00 Current value of the
 portion you own? \$9,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 . pages you have attached for Part 2. Write that number here.....=>

\$67,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
 portion you own?
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe.....

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Living room 2 sofas \$200 and recliner \$75 , TV stand \$50, Living room table \$40, Dining room table and chairs \$200, Drawers \$50, Swing open chest of drawers \$25, Pull out chest of drawers \$100, pots and pans and silverware \$150, Kitchen table with chairs \$50, 4 Pictures hanging on the wall \$100, Main Bedroom Frame Bed \$100, 2 chest of drawers \$100, Second bedroom bed with frame \$100, chest of drawers \$50,	<u>\$1,200.00</u>
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7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

LG Refrigerator \$150, Whirlpool washer and dryer \$200, 2 39 inch LG Televisions \$100, LG non smart telephone \$20,	<u>\$400.00</u>
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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....

30 pairs jeans \$100, 20 Shirts \$50, Suits \$60, 2 Leather coats \$75, 2 Trech coats \$20, 4 pairs of shoes \$50	<u>\$300.00</u>
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12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

2 Fossil Watches	<u>\$200.00</u>
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13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$2,100.00

Part 4: Describe Your Financial Assets**Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?
Do not deduct secured claims or exemptions.****16. Cash***Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition*

No
 Yes.....

17. Deposits of money*Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.*

No
 Yes..... Institution name:

17.1. Checking Account Truist Bank \$100.00**18. Bonds, mutual funds, or publicly traded stocks***Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.*

No
 Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

No
 Yes. List each account separately.
Type of account: Institution name:

22. Security deposits and prepayments*Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*

No
 Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

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25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them...

Money or property owed to you?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

Truist Bank fraud department will pay Debtor \$242.00 for
scam refund on his account. Similar name defendant used
Debt account to commit fraud by using the debit account.

\$242.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

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35. Any financial assets you did not already list

No
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$342.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$95,000.00
56. Part 2: Total vehicles, line 5	\$67,000.00	
57. Part 3: Total personal and household items, line 15	\$2,100.00	
58. Part 4: Total financial assets, line 36	\$342.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$69,442.00	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$164,442.00

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA

Greenville Division

In RE: Horace Lee Smith

Bankruptcy Case No. 5:21-bk-02734

Debtors:

Chapter: 13

CERTIFICATE OF SERVICE

I, Erik Martin, of the law firm of Erik Martin PLLC., certify:

That I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age:

That on 12-10-21, I electronically filed the foregoing Schedules A/B with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the parties listed below. I further certify that I have mailed the document to the non CM/ECF participants as set out below by first class/certified mail.

I certify under penalty of perjury that the foregoing is true and correct.

Date 12-10-21

Erik Martin

Name

Address

421 Fayetteville Street,
#1154, Raleigh NC 27601

RECIPIENTS:

Name & Address of Recipient(s), & type of Service (CM/ECF, U.S. Mail or Certified)

CM/ECF and First Class Mail

Capital Auto Group CO Charles Smith OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville, IN 47731

Colleen Dickens
4367 Moonlight Road
Scotland Neck, NC 27874 Regional Acceptance Company
1424 East Fire Tower Road
Greenville, NC 27858

Credit Collection Services Regional Acceptance Corporation
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062 Attn: Bankruptcy
1424 East Fire Tower Road
Greenville, NC 27858

Global Lending Services LLC Resurgent Capital Services
Attn: Bankruptcy
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Greenville, SC 29603 Attn: Bankruptcy
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